

California MEDICAL ASSOCIATION

NOTICES & REPORTS

Accident and Health Insurance For C.M.A. Members

MEMBERS OF THE California Medical Association are being offered a new group accident and health insurance policy which provides benefits greater than similar policies have previously contained.

Underwriter for this offering is the Lumbermens Mutual Casualty Co. of Chicago and administration is under the direction of Charles O. Finley & Co., brokers with offices in Chicago and other cities and California headquarters in Los Angeles.

The group policy provides a \$5,000 benefit for accidental death and weekly benefits of \$50 to \$100 for disability from accident or illness. Total disability arising from accident will be compensated for lifetime, while disability from illness will be paid for a maximum of seven years. Most existing policies of this type limit the illness disability payments to periods of from two to five years. The seven-year disability period is believed to be the greatest ever offered in this type of contract.

Two types of policies are available under the group program. The first pays accident benefits from the first day and sickness benefits from the eighth day. The second pays both accident and sickness benefits from the thirty-first day and is correspondingly lower priced.

Weekly cash benefits are listed in amounts of \$50, \$75 and \$100. Association members under the age of 60 may apply for any of these coverages, while those between 60 and 65 years may apply for the two lower coverages and those between 65 and 70 may secure only the \$50 weekly benefit.

Provision is made in both types of policy for the payment of partial disability benefits, at half the regular weekly benefits, for partial disability arising from accident.

Disability payments will not require specified periods of attendance by a physician but regular attendance only. After six months of continuous disability, a waiver of premiums is effective. The plan

is world-wide in coverage and includes regularly scheduled airline flying.

Hospitalization benefits to provide \$70 weekly benefits for a period of three months are available at an additional premium cost.

The underwriter has agreed to accept all CMA members up to age 70, without recourse to a health statement, if 50 per cent of the Association's active membership signs up during the initial enrollment period. Should less than 50 per cent apply for the coverage, the underwriter could require health statements and base the issuance of policies on such statements.

Members above the age of 60 will not be accepted for this coverage after the charter enrollment period ends.

A series of mailings, including an announcement letter, a brochure, a specimen policy and a question-and-answer pamphlet, has been started by the underwriter and broker. This material is designed to answer all questions.

In the announcement letter, it was pointed out that this group coverage is not designed to supplant acci-

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dent and health policies which members may already have through county medical societies, specialty organizations or hospital staffs. Rather, the CMA program is set up to supplement other coverages and to make possible a disability income more in keeping with professional income standards.

Laetrile

THE REPORT of the Cancer Commission on "Laetrile" of March 11, 1953, included a statement that the Butterworth Cancer Research Grants Inc., Los Angeles, had supported the investigation of Laetrile. Mr. A. A. Butterworth has informed the officers of the commission that this support was strictly in the nature of an outright grant of funds for the work which was being done on this agent by its proponents, and in no way indicated any sponsorship of Laetrile by the Butterworth family, whose own funds had set up a cancer research fund some time prior to the development of Laetrile.

The use of the names of the late Mrs. A. A. Butterworth, A. A. Butterworth or Albert W. Butterworth in the report of the Cancer Commission on "Laetrile" was not meant to imply that any member of the Butterworth family had a financial, managerial, promotional or ownership interest in "Laetrile."

The commission is happy to publish this information and also to emphasize that the listing of sources of support was not necessarily meant to imply sponsorship.

IAN G. MACDONALD, M.D.,
Chairman, Cancer Commission,
California Medical Association

Proposed Constitutional Amendment

(Second Publication)

Following is the proposed amendment to the Constitution of the California Medical Association that was introduced at the 1953 Annual Session and was carried over for action at the Interim Session. It has been referred to Reference Committee No. 4, which is to make its report upon it available to delegates at least 30 days before the opening of the 1953 Interim Session in San Francisco, December 12, 1953. California Medical Association members who wish to record opinions on the proposed amendment may send them to the chairman of Reference Committee No. 4, Albert G. Miller, M.D., 77 San Mateo Drive, San Mateo.

Submitted by Sidney J. Shipman, for the Council, May 24, 1953.

Resolved: That Article III, Part A, Section 1 of the Constitution of this Association, the California Medical Association, be amended by striking out the word "District" in subsection (c) of said Section 1, so that Section 1 will read as follows:

Section 1—Composition

"The House of Delegates shall consist of:

"(a) Delegates elected by the members of the component societies;

"(b) Officers of the Association as hereinafter provided;

"(c) Ex-officio, with the right to vote, the Councilors, and

"(d) Ex-officio, without the right to vote, the Past Presidents."